

Choose a Career School Carefully

Need training for a job?

Before you sign up for career training, first think about the type of training you'll need.

Define your goals. Do you want to learn a skill, prepare for a test, or get a license or certification? Does on-the-job training, a community college program, an online course, or a career school make the most sense?

Talk to someone you trust. If you're in high school, your school counselor can help you focus on your needs and goals, and he or she will have information about different types of schools. Your counselor also can help you collect or prepare application materials. If you're no longer in school, try an Educational Opportunity Center (search online for "educational opportunity center" and your state's name) or a One-Stop Career Center (www.servicelocator.org) for advice.

Visit our website at www.studentaid.ed.gov/myfsa. You'll find a tool that lets you search for a school based on its location, size, degree offerings, and other factors. Just enter your choices, and the search tool will tell you which schools fit your preferences.

Going to school is a lifetime investment. Shop around.

Statistics show that getting training after high school will help you get a better-paying job doing work you like. But going to school is a big investment. You're investing your time. Chances are you'll also have to invest your own money or take out a student loan to go to school. So you need to be sure that you're choosing the right school. You should check out more than one school, and take the following steps for each:

Do a background check. Does the school offer a good combination of affordable fees and a solid education? Ask employers you might want to work for what they think about the school. Talk to recent graduates to ask about their experience at the school. Contact the agency that licenses or accredits the school to see whether it meets required standards. Check the Better Business Bureau (www.bbb.org),

your state higher education agency, or the consumer-protection division of your state attorney general's office to find out whether there have been any complaints about the school.

Visit the school. Contact the school and schedule a visit, preferably while classes are being taught. Take the time to talk with current students. Get a feel for the school; make sure you're comfortable with the facilities, the equipment, the teachers, and the students.

Don't be afraid to ask! A good school will be happy to answer your questions about its programs. Ask the school about its students: How many graduate? How many get jobs because of the training they received? What kind of job placement services does the school offer?

Check the cost. Make sure the school gives you a clear statement of its tuition and fees. Remember that any financial aid you get will be applied first to paying the school's tuition and fees. If there's any money left over, the school will give it to you to help you pay for things such as food and rent. Call the U.S. Department of Education's Federal Student Aid Information Center toll free at **1-800-4-FED-AID** if you have any questions about your financial aid at the school. You also can access our website at www.studentaid.ed.gov.

Important points:

Take your time. Don't sign a contract until you've read it ... and understood it. Ask questions about repayment terms, refund and cancellation policies, and finding a job after you finish the course. What happens if you have to quit before you finish? It's a good idea to ask someone you trust to read and evaluate the forms too.

If you're unhappy with the school or program you chose—or if you think you were misled—complain. To whom? The agency that licenses or accredits the school, the Federal Trade Commission, and the Better Business Bureau.

For further information about choosing a career school, access the Consumer Protection area of the Federal Trade Commission's website at www.ftc.gov/bcp/edu/pubs/consumer/products/pro13.pdf.

